

Spreadsheets become 'a cinch'

Some people don't project their company's profit and loss or cash flow as often as they should simply because of the effort necessary to master a spreadsheet program. Now there's a program that walks you through this often agonizing process.

It's called **Up Your Cash Flow**, a program for IBM PC, PS/2 and compatible personal computers from Granville Publications Software of Los Angeles for \$129.95.

Designed by a CPA, this clever financial planning software takes the user through all the steps of inputting sales and expense data. It can then print a variety of forecasting reports.

The program works off a menu of program options and divides the various tasks into about 20 steps. Help screens are available for every procedure; you are even coached on how to make "what if" changes along the way. The publisher claims it's "a cinch to use."

I started out skeptical, but ended up agreeing with the claim — with just one reservation.

The beauty of the program is



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Up Your Cash Flow asks questions. Lots of them.

It first asks about current sales and expense numbers, then provides formulas for helping predict future expenses, and finally asks which months the expenses will actually be paid.

You can define your cash outflows as occurring in the same months that the expenses are incurred, in the following months, or at specific points in the future.

■ It automatically plugs the data into different reports that can be viewed on the screen. Entering information about loans is auto-

that it lets you concentrate on the input — not the theory — of financial forecasting. Its highlights are:

■ It asks the user prompting questions. Unlike most programs set upon the grid of a spreadsheet,

matrically figured into the Term Loan Amortization table as well as the profit and loss and cash flow reports.

■ Alternatively, it prints reports at the touch of key. No formatting or designing header information is needed. The reports are merely selected from a menu.

Profit and loss and cash flow reports are automatically divided into quarters and months; the Loan Amortization table reflects up to 10 different loans; payroll is handled both by quarters and in detail by employee.

■ It allows you to save different versions. Individual companies can save different "what if" scenarios. CPAs and accountants can save data on different clients by merely transferring the data files to different floppies.

Up Your Cash Flow brags that there is no manual and that no training is required. Other than having some exposure to basic accounting principles, all you need are certain figures relating to your own business.

On the downside, the program is

mainly intended for people already familiar with profit and loss and cash flow projections. If you know the general process, it will be a real time saver.

But if you've never prepared a profit and loss statement before, even manually, you'll need some basic accounting before using the program.

■ **The Bottom Line:** With much more effort you can accomplish the same result as **Up Your Cash Flow** with almost any spreadsheet program. But you'll spend much more time before you actually get down to the task of forecasting.

Try it once and you'll agree, **Up Your Cash Flow** is the fastest and easiest way to prepare business forecasts. The program can be obtained from Granville Publications Software, 10960 Wilshire Blvd., Los Angeles 90024, or by calling (800) 873-7789.

Hillel Segal's weekly column evaluates gadgets, small-computer hardware and software, seminars and books designed to enhance business productivity.